

**REMARKS**

This is in full and timely response the non-final Office Action mailed on November 30, 2005. Reexamination in light of the following remarks is respectfully requested.

Claims 1, 3-4 and 9-23 are currently pending in this application, with claims 1, 9 and 17 being independent.

*No new matter has been added.*

**Rejection under 35 U.S.C. §112**

Paragraph 1 of the Office Action indicates a rejection of claims 1-8 under 35 U.S.C. §112, second paragraph.

In response, please hold in abeyance this rejection until all other rejections under prior art have been addressed. It is respectfully requested that the Examiner reevaluate the requirement for claim amendments at that time.

**Rejection under 35 U.S.C. §103**

At least for the following reasons, if the allowance of the claims is not forthcoming at the very least and a new ground of rejection made, then a **new non-final Office Action** is respectfully requested.

Claims 1-8 were rejection under 35 U.S.C. §103(a) as allegedly being obvious over UK Patent Application No. GB 2 303 956 to Tomoyuki Nonaka et al. (Nonaka)

This rejection is traversed at least for the following reasons.

While not conceding the propriety of this rejection and in order to advance the prosecution of the above-identified application, claims 5-8 have been canceled.

Also while not conceding the propriety of these rejections and in order to advance the prosecution of the above-identified application, the features of claim 2 have been wholly incorporated into claim 1 to form amended claim 1. Thus, prior claim 2 is now amended claim 1. Claim 2 has been canceled since the subject matter of that claim is found within the amended claim 1.

Within amended claim 1, said management center calculates interest on the loan at a predetermined frequency, and uses the calculation result to update said information on the loan.

Nonaka arguably teaches an electronic purse loan system wherein a repayment term storage may be provided in the personal information storage 34 in the center 3 (Nonaka at page 19, line 23 to page 20, line 5).

However, Nonaka fails to disclose, teach or suggest a management center that calculates interest on the loan at a predetermined frequency, and uses the calculation result to update the information on the loan.

Also within amended claim 1, information on a loan is recorded in both the portable electronic device and the management center.

However, Nonaka fails to disclose, teach or suggest information on a loan is recorded in both the portable electronic device and the management center.

Withdrawal of this rejection and allowance of the claims is respectfully requested.

**Newly added claims**

**Claims 9-16** - Claims 10-16 are dependent upon claim 9. Claim 9 is drawn to an electronic-money settlement method comprising the steps of:

loading electronic money from a portable electronic device into an information processing apparatus, said electronic money having a monetary value;

establishing a loan when a payment amount exceeds said monetary value of said electronic money, said payment amount being a purchase price of a commodity; and

recording said loan in said portable electronic device.

Nonaka *fails* to disclose, teach or suggest the step of recording the loan in the portable electronic device.

**Claims 17-23** - Claims 18-23 are dependent upon claim 17. Claim 17 is drawn to an electronic-money settlement apparatus comprising:

information processing means for establishing a loan when a payment amount exceeds a monetary value of electronic money, said payment amount being a purchase price of a commodity;

means for loading said electronic money from a portable electronic device to said information processing means, said electronic money having said monetary value; and

means for recording said loan in said portable electronic device.

Nonaka *fails* to disclose, teach or suggest the means for recording the loan in the portable electronic device.

Allowance of the claims is respectfully requested.

**Conclusion**

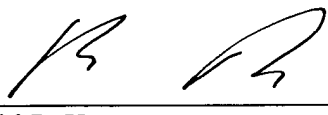
For the foregoing reasons, all the claims now pending in the present application are allowable, and the present application is in condition for allowance. Accordingly, favorable reexamination and reconsideration of the application in light of the amendments and remarks is courteously solicited.

If the Examiner has any comments or suggestions that could place this application in even better form, the Examiner is requested to telephone Brian K. Dutton, Reg. No. 47,255, at 202-955-8753 or the undersigned attorney at the below-listed number.

If any fee is required or any overpayment made, the Commissioner is hereby authorized to charge the fee or credit the overpayment to Deposit Account # 18-0013.

Dated: March 23, 2006

Respectfully submitted,

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